

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jose Rivera  
Debtor

Case No. 19-03070-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

5224352 db +Jose Rivera, 6140 Horatio Road, Tobyhanna, PA 18466-8240  
Apotheker Scian P.C., 520 Fellowship Road, Suite C306, PO Box 5496,  
Mount Laurel, NJ 08054-5496  
5224353 +Berkheimer, PO Box 25152, Lehigh Valley, PA 18002-5152  
5224357 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 W 12 Mile,  
Southfield, MI 48034)  
5224358 Crednce Resource Management LLC, PO Box 1253, Southgate, MI 48195-0253  
5224359 +DirecTV Headquarters, 2230 E. Imperial HWY, El Segundo, CA 90245-3502  
5224362 +Maria Rivera, 6140 Horatio Road, Tobyhanna, PA 18466-8240  
5224364 TD Bank USA/Target Credit, 7000 Target Parkway N, Mailstop NCD-0450,  
Minneapolis, MN 55445-4301  
5224365 +WF/FMG, PO Box 14517, CBS MAC F8235-01C, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Nov 05 2019 00:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5224354 +E-mail/Text: bankruptcy@cavps.com Nov 04 2019 19:12:31 Cavalry Portfolio Services,  
500 Summit Lake Drive, Valhalla, NY 10595-2322  
5224355 +EDI: CITICORP.COM Nov 05 2019 00:18:00 Citi Bank, 701 E 60th Street N,  
Sioux Falls, SD 57104-0493  
5224356 EDI: WFNBNB.COM Nov 05 2019 00:18:00 Comenity Capital/Game Stop, P.O. Box 182120,  
Columbus, OH 43218-2120  
5224360 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 04 2019 19:23:47 LVNV Funding LLC,  
625 Pilot Rd Suite 2/3, Las Vegas, NV 89119-4485  
5224361 E-mail/Text: camanagement@mtb.com Nov 04 2019 19:12:26 M&T Bank, P.O. Box 900,  
Millsboro, DE 19966  
5224363 +EDI: RMSC.COM Nov 05 2019 00:18:00 SYNCB/Lumber Liquidators, PO Box 965036,  
Orlando, FL 32896-5036  
5224588 +EDI: RMSC.COM Nov 05 2019 00:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com;psheldon@sheilslaw.com  
Timothy B. Fisher, II on behalf of Debtor 1 Jose Rivera donna.kau@pocono-lawyers.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Jose Rivera**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2199**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-03070-RNO**

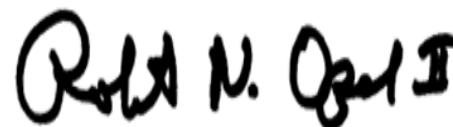
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jose Rivera

**By the  
court:**

11/4/19



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**